

**Listing of Claims:**

The following listing of claims is provided for the convenience of the Examiner.  
No amendments are made to the claims in this paper.

1. (Original) A computerized method for transferring money, the method comprising:
  - receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device;
  - storing the transaction information at the host computer system;
  - transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries;
  - determining with the intermediary computer system which one of the banking networks is associated with the bank account that is to receive the money; and
  - transmitting a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit.
2. (Original) A method as in claim 1, further comprising crediting the bank account with the amount of money.
3. (Previously Presented) A method as in claim 1, wherein the intermediary computer system comprises an international bank computer system having regional banks, wherein the request to deposit the money passes from one of the regional banks and into the local banking network, and wherein a transaction identifier incorporating an account number of the bank account that is to receive the money is indicative of the local banking network.
4. (Original) A method as in claim 1, wherein the transactional information is transmitted to the intermediary computer system in real time or in batch mode.

5. (Original) A computerized method for transferring money, the method comprising:

receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device;

storing the transaction information at the host computer system;

transmitting at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in a certain country; and

transmitting a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit.

6. (Original) A method as in claim 5, further comprising crediting the bank account with the amount of money.

7. (Original) A method as in claim 5, wherein the intermediary computer system comprises a regional bank computer system, and wherein the request to deposit the money passes from the regional bank computer system and into the local banking network.

8. (Original) A method as in claim 5, wherein the intermediary computer system comprises a regional banking association computer system, and wherein the request to deposit the money passes from the regional banking association computer system and into the local banking network.

9. (Original) A method as in claim 5, wherein the transactional information is transmitted to the intermediary computer system in real time or in batch mode.

10. (Original) A method as in claim 5, wherein the transaction information that is sent to the intermediary computer system comprises an ACH transaction.

11. (Original) A computerized system for processing a money transfer transaction into a bank account, the system comprising:

a host computer system that is in communication with a plurality of point of sale devices, wherein the host computer system has a processor and a memory, and wherein the host computer system is configured to receive from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device, to store the transaction information, and to transmit at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries in order to deposit the information in the bank account.

12. (Original) A system as in claim 11, wherein the intermediary computer system is configured to determine which one of the banking networks is associated with the bank account that is to receive the money, and to transmit a request from the intermediary computer network to a local banking network information on the bank account that is to receive the money and an amount of money to deposit.

13. (Original) A method as in claim 11, wherein the intermediary computer system comprises an international bank computer system having regional banks, and wherein the request to deposit the money passes from one of the regional banks and into the local banking network.

14. (Original) A computerized system for processing a money transfer transaction into a bank account, the system comprising:

a host computer system that is in communication with a plurality of point of sale devices, wherein the host computer system has a processor and a memory, and wherein the host computer system is configured to receive from a point of sale device transactional information that includes information on a bank account that is to receive the money, wherein the money is provided in cash at the point of sale device, to store the transaction information, and to transmit at least some of the transaction information to an intermediary computer system that is configured to interact with a plurality of banking networks in a certain country in order to deposit the information in the bank account.

15. (Original) A system as in claim 14, wherein the intermediary computer system comprises a regional bank computer system, and wherein the request to deposit the money passes from the regional bank computer system and into the local banking network.

16. (Original) A system as in claim 14, wherein the intermediary computer system comprises a regional banking association computer system, and wherein the request to deposit the money passes from the regional banking association computer system and into the local banking network.

17. (Original) A system as in claim 14, wherein the host computer system is configured to transmit the transaction information to the intermediary computer system as an ACH transaction.

18. (Original) A method for processing a money transfer transaction where money is transferred into a recipient's bank account, the method comprising:

entering into a point of sale device information on a bank account number of a bank account that is to receive the money, a bank name of a bank that is to receive the money and a location of the bank;

transmitting the entered information to a host computer system;

incorporating the account number, bank name and location into a transaction identifier;

transmitting a customer identifier to the customer that is associated with the transaction identifier.

19. (Original) A method as in claim 18, further comprising entering the customer identifier into a point of sale device when performing another money transfer transaction, transmitting the customer identifier to the host computer system, and returning information contained in the transaction identifier from the host computer system to the point of sale device.

20. (Original) A method as in claim 18, further comprising entering into the point of sale device an amount to be transferred, and transmitting from the host computer system to a bank the transaction identifier and the amount to be deposited.

21. (Original) A method as in claim 18, wherein the transaction identifier comprises an eighteen digit number, with the first three digits corresponding to the bank name, the second three digits corresponding to the bank location, the next eleven digits corresponding to the account number, and the last digit corresponding to a check digit.

22. (Original) A method as in claim 21, further comprising adding zeros in front of the account number if less than eleven digits.

23. (Original) A method as in claim 21, further comprising performing a look up to determine the first three digits based on the bank name.

24. (Original) A method as in claim 21, further comprising including the check digit based on the bank name, location and account number.

25. (Original) A computerized system for processing a money transfer transaction into a bank account, the system comprising:

a host computer system that is in communication with a plurality of point of sale devices, wherein the host computer system has a processor and a memory, and wherein the host computer system is configured to receive information on a bank account number of a bank account that is to receive the money, a bank name of a bank that is to receive the money and a location of the bank, and to incorporate the account number, bank name and location into a transaction identifier.

26. (Original) A system as in claim 25, wherein the host computer system is further configured to transmit to a point of sale device a customer identifier that is associated with the transaction identifier.

27. (Original) A system as in claim 25, wherein the transaction identifier comprises an eighteen digit number, with the first three digits corresponding to the bank name, the second three digits corresponding to the bank location, the next eleven digits corresponding to the account number, and the last digit corresponding to a check digit.

28. (Original) A system as in claim 27, wherein the host computer system is further configured to add zeros in front of the account number if less than eleven digits.

29. (Original) A system as in claim 27, wherein the point of sale device is further configured to perform a look up to determine the first three digits based on the bank name.

30. (Original) A system as in claim 27, wherein the host computer system is further configured to include the check digit based on the bank name, location and account number.